



# Retail Goods and Services Expenditures

Prepared by ARMS

Counties: Cullman, AL

Top Tapestry Segments:		Demographic Summary		2008	2013
Southern Satellites	47.4%	Population		79,985	81,537
Midland Crowd	12.6%	Households		32,504	33,419
Simple Living	10.4%	Families		23,547	23,980
Salt of the Earth	7.5%	Median Age		39.4	41.1
Midlife Junction	5.6%	Median Household Income		\$38,302	\$41,877

	Spending Potential Index	Average Amount Spent	Total
<b>Apparel and Services</b>	53	\$1,417.25	\$46,066,259
Men's	52	\$260.07	\$8,453,456
Women's	50	\$473.18	\$15,380,325
Children's	62	\$256.55	\$8,338,941
Footwear	44	\$213.53	\$6,940,455
Watches & Jewelry	61	\$135.69	\$4,410,517
Apparel Products and Services <sup>1</sup>	62	\$78.22	\$2,542,565
<b>Computer</b>			
Computers and Hardware for Home Use	60	\$126.50	\$4,111,822
Software and Accessories for Home Use	57	\$16.37	\$532,006
<b>Entertainment &amp; Recreation</b>	69	\$2,563.66	\$83,329,252
<b>Fees and Admissions</b>	55	\$337.35	\$10,965,327
Membership Fees for Clubs <sup>2</sup>	57	\$95.20	\$3,094,288
Fees for Participant Sports, excl. Trips	53	\$60.77	\$1,975,122
Admission to Movie/Theatre/Opera/Ballet	53	\$78.60	\$2,554,888
Admission to Sporting Events, excl. Trips	56	\$34.12	\$1,108,892
Fees for Recreational Lessons	54	\$68.29	\$2,219,624
Dating Services	64	\$0.38	\$12,513
<b>TV/Video/Sound Equipment</b>	65	\$933.01	\$30,326,646
Community Antenna or Cable TV	70	\$518.24	\$16,844,766
Televisions	58	\$169.42	\$5,506,901
VCRs, Video Cameras, and DVD Players	67	\$22.26	\$723,468
Video Cassettes and DVDs	65	\$42.43	\$1,378,983
Video Game Hardware and Software	64	\$22.99	\$747,191
Satellite Dishes	87	\$0.97	\$31,398
Rental of Video Cassettes and DVDs	64	\$32.46	\$1,055,091
Streaming/Downloaded Video	48	\$0.39	\$12,742
Sound Equipment <sup>3</sup>	57	\$120.24	\$3,908,195
Rental and Repair of TV/Radio/Sound Equipment	62	\$3.63	\$117,911
Pets	81	\$357.02	\$11,604,601
Toys and Games	68	\$101.76	\$3,307,736
Recreational Vehicles and Fees <sup>4</sup>	96	\$421.65	\$13,705,404
Sports/Recreation/Exercise Equipment <sup>5</sup>	66	\$141.59	\$4,602,384
Photo Equipment and Supplies <sup>6</sup>	67	\$85.50	\$2,779,014
Reading <sup>7</sup>	65	\$185.77	\$6,038,140
<b>Food</b>	67	\$5,565.56	\$180,902,998
<b>Food at Home</b>	68	\$3,327.34	\$108,152,012
Bakery and Cereal Products	69	\$464.13	\$15,086,225
Meat, Poultry, Fish, and Eggs	69	\$842.89	\$27,397,228
Dairy Products	69	\$382.52	\$12,433,370
Fruit and Vegetables	64	\$528.81	\$17,188,470
Snacks and Other Food at Home <sup>8</sup>	69	\$1,108.99	\$36,046,719
<b>Food Away from Home</b>	65	\$2,238.22	\$72,750,986
Alcoholic Beverages	58	\$343.27	\$11,157,560
Nonalcoholic Beverages at Home	71	\$315.10	\$10,242,004



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	Spending Potential Index	Average Amount Spent	Total
<b>Financial</b>			
Investments	48	\$490.49	\$15,942,989
Vehicle Loans	76	\$4,400.85	\$143,045,355
<b>Health</b>			
Nonprescription Drugs	79	\$89.96	\$2,924,207
Prescription Drugs	81	\$459.31	\$14,929,484
Eyeglasses and Contact Lenses	73	\$56.34	\$1,831,227
<b>Home</b>			
Mortgage Payment and Basics <sup>9</sup>	60	\$5,512.14	\$179,166,483
Maintenance and Remodeling Services	59	\$1,225.04	\$39,818,716
Maintenance and Remodeling Materials <sup>10</sup>	84	\$348.32	\$11,321,851
Utilities, Fuel, and Public Services	72	\$3,284.02	\$106,743,886
<b>Household Furnishings and Equipment</b>			
Household Textiles <sup>11</sup>	63	\$87.53	\$2,845,011
Furniture	57	\$377.02	\$12,254,788
Floor Coverings	62	\$59.87	\$1,946,013
Major Appliances <sup>12</sup>	72	\$216.79	\$7,046,612
Housewares <sup>13</sup>	59	\$55.51	\$1,804,294
Small Appliances	69	\$24.40	\$793,153
Luggage	52	\$5.19	\$168,785
Telephones and Accessories	53	\$22.71	\$738,262
<b>Household Operations</b>			
Child Care	56	\$229.10	\$7,446,698
Lawn and Garden <sup>14</sup>	73	\$308.26	\$10,019,647
Moving/Storage/Freight Express	61	\$31.74	\$1,031,596
Housekeeping Supplies <sup>15</sup>	71	\$542.58	\$17,635,927
<b>Insurance</b>			
Owners and Renters Insurance	76	\$372.52	\$12,108,436
Vehicle Insurance	69	\$969.42	\$31,510,105
Life/Other Insurance	74	\$423.62	\$13,769,192
Health Insurance	75	\$1,517.66	\$49,329,887
Personal Care Products <sup>16</sup>	66	\$287.49	\$9,344,595
School Books and Supplies <sup>17</sup>	61	\$71.58	\$2,326,648
Smoking Products	81	\$365.87	\$11,892,094
<b>Transportation</b>			
Vehicle Purchases (Net Outlay) <sup>18</sup>	72	\$3,716.14	\$120,789,527
Gasoline and Motor Oil	76	\$1,913.98	\$62,212,125
Vehicle Maintenance and Repairs	68	\$672.37	\$21,854,869
<b>Travel</b>			
Airline Fares	53	\$221.14	\$7,187,887
Lodging on Trips	62	\$263.95	\$8,579,584
Auto/Truck/Van Rental on Trips	51	\$19.68	\$639,639
Food and Drink on Trips	62	\$293.31	\$9,533,773

**Data Note:** The Spending Potential Index (SPI) is household-based, and represents the amount spent for a product or service relative to a national average of 100. Detail may not sum to totals due to rounding.

**Source:** Expenditure data are derived from the 2004 and 2005 Consumer Expenditure Surveys, Bureau of Labor Statistics. ESRI forecasts for 2008 and 2013.



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<sup>1</sup>**Apparel Products and Services** includes material for making clothes, sewing patterns and notions, shoe repair and other shoe services, apparel laundry and dry cleaning, alteration, repair and tailoring of apparel, clothing rental and storage, and watch and jewelry repair.

<sup>2</sup>**Membership Fees for Clubs** includes membership fees for social, recreational, and civic clubs.

<sup>3</sup>**Sound Equipment** includes sound components and systems, Digital Audio Players, records, CDs, audio tapes, streaming/downloaded audio, tape recorders, radios, musical instruments and accessories, and rental and repair of musical instruments.

<sup>4</sup>**Toys and Games** includes toys, games, arts and crafts, tricycles, playground equipment, arcade games, and online entertainment and games.

<sup>5</sup>**Recreational Vehicles & Fees** includes docking and landing fees for boats and planes, purchase and rental of RVs or boats, and camp fees.

<sup>6</sup>**Sports/Recreation/Exercise Equipmen** includes exercise equipment and gear, game tables, bicycles, camping equipment, hunting and fishing equipment, winter sports equipment, water sports equipment, other sports equipment, and rental/repair of sports/recreation/exercise equipment.

<sup>7</sup>**Photo Equipment and Supplies** includes film, film processing, photographic equipment, rental and repair of photo equipment, and photographer fees.

<sup>8</sup>**Reading** includes magazine and newspaper subscriptions, single copies of magazines and newspapers, and books.

<sup>9</sup>**Snacks and Other Food at Home** includes candy, chewing gum, sugar, artificial sweeteners, jam, jelly, preserves, margarine, fat, oil, salad dressing, nondairy cream and milk, peanut butter, frozen prepared food, potato chips, nuts, salt, spices, seasonings, olives, pickles, relishes, sauces, gravy, other condiments, soup, prepared salad, prepared dessert, baby food, miscellaneous prepared food, and nonalcoholic beverages.

<sup>10</sup>**Mortgage Payment and Basics** includes mortgage interest, mortgage principal, property taxes, homeowners insurance, and ground rent.

<sup>11</sup>**Maintenance and Remodeling Materials** includes supplies/tools/equipment for painting and wallpapering, plumbing supplies and equipment, electrical/heating/AC supplies, materials for hard surface flooring, materials for roofing/gutters, materials for plaster/panel/siding, materials for patio/fence/brick work, landscaping materials, and insulation materials for owned homes.

<sup>12</sup>**Household Textiles** includes bathroom linens, bedroom linens, kitchen linens, dining room linens, other linens, curtains, draperies, slipcovers, decorative pillows, and materials for slipcovers and curtains.

<sup>13</sup>**Major Appliances** includes dishwashers, disposals, refrigerators, freezers, washers, dryers, stoves, ovens, microwaves, window air conditioners, electric floor cleaning equipment, sewing machines, and miscellaneous appliances.

<sup>14</sup>**Housewares** includes plastic dinnerware, china, flatware, glassware, serving pieces, nonelectric cookware, and tableware.

<sup>15</sup>**Lawn and Garden** includes lawn and garden supplies, equipment and care service, indoor plants, fresh flowers, and repair/rental of lawn and garden equipment.

<sup>16</sup>**Housekeeping Supplies** includes soaps and laundry detergents, cleaning products, toilet tissue, paper towels, napkins, paper/plastic/foil products, stationery, giftwrap supplies, postage, and delivery services.

<sup>17</sup>**Personal Care Products** includes hair care products, nonelectric articles for hair, wigs, hairpieces, oral hygiene products, shaving needs, perfume, cosmetics, skincare, bath products, nail products, deodorant, feminine hygiene products, and personal care appliances.

<sup>18</sup>**School Books and Supplies** includes school books and supplies for college, elementary school, high school, and preschool.

<sup>19</sup>**Vehicle Purchases (Net Outlay)** includes net outlay for new and used cars, trucks, vans, motorcycles, and motor scooters.